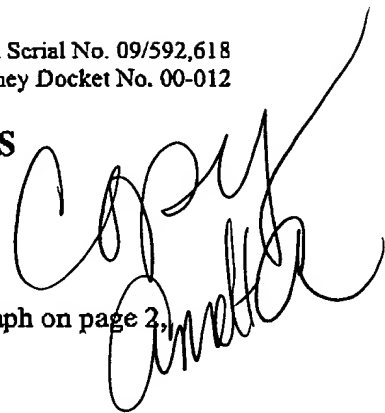


PATENT

Application Serial No. 09/592,618
Attorney Docket No. 00-012**SPECIFICATION AMENDMENTS
CLEAN FORM**

Please **SUBSTITUTE** the following paragraph for the existing paragraph on page 2,
lines 22 – 31:

When possible, retailers also encourage customers to visit their store at later days or times to conduct additional transactions or to make additional purchases. A technique currently used in the grocery or food product industry to encourage repeat visits by a customer comprises providing a checkout coupon to the customer. For example, a grocery store may give the customer a coupon at the time of the customer's checkout that would provide a discount to the customer on a price for a product purchased by the customer during a future transaction. However, in most cases such a checkout [coupons do] coupon does not provide a guarantee to the customer that the customer will receive a specific price for the product during the future transaction.

Please **SUBSTITUTE** the following paragraph for the existing paragraph on page 11, line 26 – page 12, line 7:

A retailer device may provide or receive the transaction information received during the step 102. In addition, a retailer device may determine a benefit during the step 104 and the price for the benefit during the step 106. Alternatively, a retailer device may receive or generate information regarding the benefit determined during the step 104 and the price for the benefit determined during the step 106. In some embodiments, transaction information received or generated by a retailer device may be under the direction or control of a check-out clerk, cashier, store employee, customer, etc. In some embodiments, a retailer device may have one or more unique identifiers or codes associated with it. An identifier may

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identify a specific retailer device, a retailer at which a retailer device is located, a specific connection to the communications network 210, etc. In some embodiments, a retailer device may also function as the controller 202 or a controller of other retailer devices.

Please **SUBSTITUTE** the following paragraph for the existing paragraph on page 12, lines 14 – 28:

The customer or user device 206 preferably allows a customer or user to interact directly or indirectly with the controller 202, point-of-sale terminals and other retailer devices and the remainder of the apparatus 200. A customer may use a customer or user device to provide or transmit transaction information received by the controller 202 or a retailer device during the step 102. In addition, a customer device may receive or generate information regarding the benefit determined by the controller 202 or a retailer device during the step 104 and the price for the benefit determined by the controller 202 or a retailer device during the step 106. In some embodiments, a customer device may have one or more unique identifiers or codes associated with it. An identifier may identify a specific customer, a specific customer device, a specific connection to the communications network 210, etc. Possible customer devices include a personal or portable computer, network terminal or server, fixed or mobile user station, workstation, telephone, beeper, kiosk, dumb terminal, personal digital assistant or other hand-held [devices] device, facsimile machine, etc.

Please **SUBSTITUTE** the following paragraph for the existing paragraph on page 21, lines 12 – 23:

After a benefit is determined during the step 104, a price for the benefit preferably is determined during the step 106. While the step 106

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preferably is completed by the controller 202 in an online implementation of the method 100, the step 106 may be completed by a customer device 206, the controller 202 a retailer device 204, a cashier, check-out clerk or store employee located at a point-of-sale terminal or other retailer device 204, and/or [an other] another device in a retail or in-store implementation of the method 100. In addition, the determination of a price for a benefit during the step 106 may be controlled, accessed, approved, identified, guided, etc. by a cashier, check-out clerk, store employee, customer, etc. at a retailer device 204 in a retail store during a retail or in-store implementation of the method 100 where a customer is purchasing one or more products or services in the retail store and, presumably, at the retailer device 204.

Please **SUBSTITUTE** the following paragraph for the existing paragraph on page 26, line 21 – page 27, line 3:

The determination of a cover amount [for a] may be made in many different ways. If an entity using the method 100 desires to take a conservative approach to determining a cover amount for a product, the entity may have the cover amount be an amount that would cover most or all price increases given a price [a] volatility for a product. For example, if the probability, given a distribution of price changes, that a price increase will be less than twenty cents is ninety-five percent, the entity may set the cover amount to be twenty cents. If the entity desires to be less conservative on a specific transaction, the entity may have the cover amount be less than twenty cents. Thus, the determination or setting of the cover amount allows the entity to manage risk according to the entity's desires or comfort level. In addition, there are many ways to determine cover amount and the entity may choose a less or more conservative approach to determining cover amount as desired. As previously

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discussed above, the cover amount can be used to determine the price for a benefit during the step 106.

Please **SUBSTITUTE** the following paragraph for the existing paragraph on page 30, lines 10 – 21:

During the steps 104 and 106, the controller 202 or the retailer device 204 determines what benefit to offer for sale to the customer and at what price the benefit will be offered for sale to the customer. In a price “lock-in” or price guarantee embodiment, the benefit presumably will allow the customer to purchase, during a later second transaction, [on] one or more specific products and/or services at a designated price, such as the price currently offered by the retailer for the specific products and/or services. The controller 202 or the retailer device 204 will offer the benefit for sale to the customer during the first transaction or otherwise indicate the availability of the benefit for purchase by the customer during the first transaction. The customer will then provide an indication of an acceptance of the offer to purchase the benefit or an indication of an agreement or willingness to purchase the benefit.